

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO**

In re:

LIZETTE ALEJANDRO PENA

Debtor(s)

Case No.21-00066-ESL

Chapter 7

**AMENDMENT TO SCHEDULES**

DEBTOR, by and through the undersigned attorney herein respectfully moves this Honorable to AMEND SCHEDULES and in support thereof respectfully STATES, ALLEGES, and PRAYS as follows:

- 1. SCHEDULE A/B: TO ADD INFORMATION IN LINE 1.2, 3.1, 16, 17 AND 32.**
- 2. SCHEDULE C: TO CORRECT EXEMPTIONS.**
- 3. SCHEDULE I: TO CORRECT INFORMATION IN LINE 5a, 5g, 5h and 8h.**
- 4. SCHEDULE J: TO CORRECT INFORMATION IN LINE 4, 4c, 6d, 7, 9, 10, 11, 14, 17c, 17d AND 14.**

**CERTIFICATE OF SERVICE:** I hereby certify that on this same date, I electronically filed the above document with the Clerk of the Court using the CM/ECF system, which will send notification, upon information and belief, of such filing to the following: CHAPTER 13 TRUSTEE AND THE UNITED STATES TRUSTEE and to all CM/ECF participants.

**RESPECTFULLY SUBMITTED.**

In San Juan, Puerto Rico this 22nd day of July 2021.

**The Batista Law Group, PSC**

Jesus E. Batista Sanchez, Esq.

Attorney for Debtors

PO BOX 191059

SAN JUAN, P.R. 00919

Telephone: (787) 620.2856

Facsimile: (787) 777.1589

E-mail: [jeb@batistasanchez.com](mailto:jeb@batistasanchez.com)

**/s/ Jesus E. Batista Sánchez, Esq.**

USDC-PR No. 227014

**Fill in this information to identify your case:**

Debtor 1 LIZETTE ALEJANDRO PENA  
First Name Middle Name Last Name

Debtor 2  
(Spouse if, filing) \_\_\_\_\_  
First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO, SAN JUAN DIVISION

Case number 21-00066  
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ LIZETTE ALEJANDRO PEÑA

LIZETTE ALEJANDRO PENA

Signature of Debtor 1

Date July 22, 2021

X \_\_\_\_\_

Signature of Debtor 2

Date \_\_\_\_\_

Fill in this information to identify your case and this filing:

Debtor 1 **LIZETTE ALEJANDRO PENA**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF PUERTO RICO, SAN JUAN DIVISION**

Case number **21-00066**

☒ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

**PASEO DE LA CEIBA D3 CALLE  
ARCE**

Street address, if available, or other description

**JUNCOS** **PR** **00777-0000**  
City State ZIP Code

County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

Who has an interest in the property? Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

**RESID. PROP ON 540 S/M LOT PASEO DE LA CEIBA JUNCOS PR 3B/2.5B  
RECORDER @PAGE 89 VOL 405 LOT 15,176 CAGUAS. USED PURCHASE  
PRICE AS VALUE, ALTHOUGH MORE RECENT SALES ARE LOWER.  
HOMESTEAD CLAIMED UNDER LAW 95 UPON PURCHASE.**

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?  
**\$135,000.00**

Current value of the portion you own?  
**\$135,000.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**Fee Simple**

☐ Check if this is community property (see instructions)

Debtor 1 **ALEJANDRO PENA, LIZETTE**

Case number (if known) **21-00066**

**If you own or have more than one, list here:**

1.2

**URB LOS LIRIOS  
A10 BARRIO LOS LIRIOS**

Street address, if available, or other description

**Juncos** **PR** **00777**  
City State ZIP Code

**JUNCOS**  
County

**What is the property?** Check all that apply

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

**RESIDENTIAL PROPERTY RENTED ON 312 S/M LOT W/ 3B/1B JUNCOS PR RECORDED @ PAGE 65 VOL 288 JUNCOS LOT 10,915 CAGUAS. NET EQUITY WILL BE VIRTUALLY CONSUMED W/ TRUSTEE COMMISSION, CLOSING COSTS & FEES, REALTOR %, ETC. AS PER LV ANALYSIS ATTACHED HEREIN.**

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **\$70,500.00**  
Current value of the portion you own? **\$70,500.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**Fee Simple**

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

**\$205,500.00**

**Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

- ☐ No  
☒ Yes

3.1 Make: **Dodge**  
Model: **Durango 2WD**  
Year: **2011**  
Approximate mileage: **100000**  
Other information:

**POSESSORY INTEREST ONLY.  
VEHICLE OWNED BY THIRD  
PARTY.**

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **\$0.00**  
Current value of the portion you own? **\$0.00**

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No  
☐ Yes

- 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

**\$0.00**

**Part 3: Describe Your Personal and Household Items**

Debtor 1 **ALEJANDRO PENA, LIZETTE**

Case number (if known) **21-00066**

Do you own or have any legal or equitable interest in any of the following items?

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

*Examples:* Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe.....

**LIVING ROOM SET, DINING ROOM SET, STOVE, WASHER, DRYER, MICROWAVE, FRIDGE, KITCHEN UTENSILS, PAND & POTS, ETC**

**\$4,000.00**

**7. Electronics**

*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe.....

**3 TV, SMARTPHONE, PC & PRINTER, TABLET**

**\$2,000.00**

**8. Collectibles of value**

*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No

☐ Yes. Describe.....

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No

☐ Yes. Describe.....

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

**CLOTHING**

**\$2,500.00**

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe.....

**GOLD EARRINGS & CHAIN, WATCH, BRACELET**

**\$1,000.00**

**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

☒ No

☐ Yes. Describe.....

**14. Any other personal and household items you did not already list, including any health aids you did not list**

☒ No

☐ Yes. Give specific information.....

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**

**\$9,500.00**

Debtor 1 **ALEJANDRO PENA, LIZETTE**

Case number (if known) **21-00066**

**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?  
Do not deduct secured claims or exemptions.

**16. Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes.....

**CASH ON  
HAND**

**\$75.00**

**17. Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes.....

Institution name:

		<b>JOIN CHECKING ACCT #1419 BANCO ORIENTAL JOINT ACCT W/ HECTOR LOZADA</b>	<b>\$508.00</b>
--	--	--	-----------------

		<b>CHECKING ACCT #5072 COOP A/C LAS PIEDRAS FUNDS ARE FROM DAUGHTER'S SOCIAL SECURITY BENEFITS</b>	<b>\$4,350.90</b>
--	--	--	-------------------

		<b>BANCO POPULAR PUERTO RICO CHECKING ACCT #2671 DIRECT DEPOSIT SALARY. CHECKS IN TRANSIT #128 &amp; #129 &amp; OTHER TRANSACTIONS IN TRANSIT AT PETITION DATE HAVE BEEN REDUCED TO REACH TRUE BALANCE AS OF PETITION DATE</b>	<b>\$1,084.57</b>
--	--	--	-------------------

		<b>SAVINGS ACCT #4953 CFSE COOP FROM SAVINGS DEBITED FROM SALARY @ \$170 MONTHLY</b>	<b>\$1,050.68</b>
--	--	--	-------------------

		<b>Other Financial Account</b>	
		<b>AEELA CREDIT UNION DIVIDENDS &amp; DEPOSITS</b>	<b>\$16,011.66</b>

**18. Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes.....

Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☒ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

Debtor 1 **ALEJANDRO PENA, LIZETTE**

Case number (if known) **21-00066**

**21. Retirement or pension accounts**

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No

☒ Yes. List each account separately.

Type of account:

**Pension Plan**

Institution name:

**RETIREMENT AMOUNT ACCRUED DURING  
19 YEARS OF SERVICE**

**\$29,686.00**

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes. ....

Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes.....

Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No

☐ Yes. Give specific information about them...

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them...

**Money or property owed to you?**

**Current value of the  
portion you own?**  
Do not deduct secured  
claims or exemptions.

**28. Tax refunds owed to you**

☐ No

☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**2020 ESTIMATED I/T REFUND IF ANY  
REFUND IS REC'D FOR 2020,  
PORTION NOT EXEMPT WILL BE  
TURNED OVER TO TRUSTEE UPON  
REQUEST**

**State**

**\$366.00**

**29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.....

**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information..

Debtor 1 **ALEJANDRO PENA, LIZETTE**

Case number (if known) **21-00066**

**31. Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ No

☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

**AEELA UNMATURED LIFE  
INSURANCE POLICY  
\$15,000- NO SURRENDER VALUE  
BENEFICIARY/CHILDREN**

**CHILDREN**

**\$0.00**

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☐ No

☒ Yes. Give specific information..

**1/3 OF 1/2 UNDIVIDED HEREDITARY INTEREST IN  
RESIDENTIAL PROP ON 609 S/M LOT W/ 3B/2.5B SHARED  
WITH WIDOWER VALUED @ APPROX 130,000 LESS  
MORTGAGE OF 74,412. NO DH FOR ESTATE OF M. PENA.  
UNDER 2020 CIVIL CODE WIDOWER HAS RIGHT TO  
REMAIN IN POSSESSION OF PROPERTY UNTIL HIS DEATH.  
PARTITION & LIQUIDATION COST & EXPENSES & \$363  
PROCEEDING WILL LIKELY EXCEED ANY BENEFIT TO  
ESTATE. NOT POE UNDER PROBATE EXCEPTION.**

**\$4,250.00**

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No

☐ Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☒ No

☐ Yes. Describe each claim.....

**35. Any financial assets you did not already list**

☒ No

☐ Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

**\$57,382.81**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

☒ No. Go to Part 6.

☐ Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

☒ No. Go to Part 7.

☐ Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**



Debtor 1 **ALEJANDRO PENA, LIZETTE**

Case number (if known) **21-00066**

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No

☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here .....

**\$0.00**

**Part 8:** List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 .....		<b>\$205,500.00</b>
56. Part 2: Total vehicles, line 5	<b>\$0.00</b>	
57. Part 3: Total personal and household items, line 15	<b>\$9,500.00</b>	
58. Part 4: Total financial assets, line 36	<b>\$57,382.81</b>	
59. Part 5: Total business-related property, line 45	<b>\$0.00</b>	
60. Part 6: Total farm- and fishing-related property, line 52	<b>\$0.00</b>	
61. Part 7: Total other property not listed, line 54	<b>\$0.00</b>	
62. Total personal property. Add lines 56 through 61...	<b>\$66,882.81</b>	Copy personal property total <b>\$66,882.81</b>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<b>\$272,382.81</b>

<b>FROM:</b> Jose J. Pacheco Carrasquillo José J. Pacheco Carrasquillo - EPA720-RC34 Corrientes Dev. CO-31 Rio Grande St Trujillo Alto, PR 00976 Telephone Number: (787) 616-8188 Fax Number:		<h2 style="margin: 0;">INVOICE</h2>																													
<b>TO:</b> Universal Properties Lizette Alejandro Pena A-10 1 St Lirios Juncos, PR  E-Mail: Telephone Number: Fax Number: Alternate Number:		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2" style="background-color: #cccccc;">INVOICE NUMBER</th> </tr> <tr> <td colspan="2" style="text-align: center;">21194</td> </tr> <tr> <th colspan="2" style="background-color: #cccccc;">DATES</th> </tr> <tr> <td>Invoice Date:</td> <td>05/04/2021</td> </tr> <tr> <td>Due Date:</td> <td></td> </tr> <tr> <th colspan="2" style="background-color: #cccccc;">REFERENCE</th> </tr> <tr> <td>Internal Order #:</td> <td>21194</td> </tr> <tr> <td>Lender Case #:</td> <td></td> </tr> <tr> <td>Client File #:</td> <td></td> </tr> <tr> <td>FHA/VA Case #:</td> <td></td> </tr> <tr> <td>Main File # on form:</td> <td>21194</td> </tr> <tr> <td>Other File # on form:</td> <td></td> </tr> <tr> <td>Federal Tax ID:</td> <td></td> </tr> <tr> <td>Employer ID:</td> <td></td> </tr> </table>		INVOICE NUMBER		21194		DATES		Invoice Date:	05/04/2021	Due Date:		REFERENCE		Internal Order #:	21194	Lender Case #:		Client File #:		FHA/VA Case #:		Main File # on form:	21194	Other File # on form:		Federal Tax ID:		Employer ID:	
INVOICE NUMBER																															
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<b>FEES</b>		<b>AMOUNT</b>																													
Appraiser Report URAR-1004-UAD		250.00																													
SUBTOTAL		250.00																													
<b>PAYMENTS</b>		<b>AMOUNT</b>																													
Check #:	Date:	Description:																													
Check #:	Date:	Description:																													
Check #:	Date:	Description:																													
SUBTOTAL			0																												
TOTAL DUE			\$ 250.00																												

## APPRAISAL OF REAL PROPERTY



LOCATED AT  
A-10, 1 St, Los Lirios Dev.  
Juncos, PR 00777

FOR  
Lizette Alejandro Pena  
A-10 1 St Lirios  
Juncos, PR

AS OF  
05/04/2021

BY  
José J. Pacheco-Carrasquillo, EPA720, RC34  
Jose J Pacheco-Carrasquillo-EPA720-RC34  
Corrientes Dev., CO-31 Rio Grande St  
Trujillo Alto, PR 00976  
(787) 616-8188  
jjpacheco720@gmail.com

Borrower	Lizette Alejandro Pena			File No.	21194
Property Address	A-10, 1 St, Los Lirios Dev.				
City	Juncos	County	Juncos	State	PR Zip Code 00777
Lender/Client	Lizette Alejandro Pena				

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Jose J Pacheco-Carrasquillo-EPA720-RC34  
Corrientes Dev., CO-31 Rio Grande St  
Trujillo Alto, PR 00976  
(787) 616-8188

05/13/2021

Lizette Alejandro Pena  
A-10 1 St Lirios  
Juncos, PR

Re: Property: A-10, 1 St, Los Lirios Dev.  
Juncos, PR 00777  
Borrower: Lizette Alejandro Pena  
File No.: 21194

Opinion of Value: \$ **70,500.00**  
Effective Date: 05/04/2021

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of the appraisal is to develop an opinion of market value for the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.


The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,



José J. Pacheco-Carrasquillo, EPA720, RC34  
License or Certification #: RC34  
State: PR Expires: 06/30/2023  
jjpacheco720@gmail.com

FIRREA / USPAP ADDENDUM			
Borrower	Lizette Alejandro Pena		File No. 21194
Property Address	A-10, 1 St, Los Lirios Dev.		
City	Juncos	County	Juncos State PR Zip Code 00777
Lender/Client	Lizette Alejandro Pena		
<b>Purpose</b>			
The purpose of this appraisal report is to estimate the Market Value of the Fee Simple Estate of a single family residential property as of the effective date of this Appraisal Report.			
<b>Scope of Work</b>			
The scope of the appraisal includes the following: The appraiser secured from the owners pertinent documents regarding the subject property such as: legal deed, property tax documents and any other documents necessary for the appraisal report. Collection of data pertaining to the physical and legal aspects for the property being appraised. This includes subject photos, visual interior and exterior inspection, measurements of subject property and permanent improvements. Evaluation of subject neighborhood. Amenities include availability of government services (Electric Power, Water, Telephone, Garbage Collection etc.) and adequate access to Hospitals, Schools, Employment Centers, Supermarkets, Pharmacies and other supporting facilities. The neighborhood also was studied with regards to economic and social composition, noise, environmental hazards and whether subject site could be in a flood hazard area. The development of the Cost Approach, Direct Sales Approach and the income approach is not considered to be meaningful. Based on the analysis performed of subject property and its market area, the appraiser arrived at a final opinion of value for the subject property in Fee Simple Estate.			
<b>Intended Use / Intended User</b>			
Intended Use:	The intended user of this appraisal report is Client.		
Intended User(s):	The intended user of this appraisal report is		
<b>History of Property</b>			
Current listing information:	No current agreement of sales, listing or option was reported for the subject property over the past three years.		
Prior sale:	None		
<b>Exposure Time / Marketing Time</b>			
Exposure time was estimated at approximately 90 days.			
Marketing time was estimated over six months.			
<b>Personal (non-realty) Transfers</b>			
None			
<b>Additional Comments</b>			
INCOME APPROACH:			
The subject property is located in an area of primarily owner-occupied single family residences and the income approach is not considered to be meaningful. For this reason, the income was not used.			
<b>TYPE OF APPRAISAL AND APPRAISAL REPORT</b>			
This appraisal report has been prepared in compliance with the Uniform Standards of Professional Appraisal Practice, it is a Summary Appraisal Report as described in USPAP 2020-2021 edition.			
<b>CONDITIONS OF APPRAISAL</b>			
All the information concerning site size, the owner name and the legal description were provided to us by the client and we consider the same to be truthfully and correct even though we do not warrant at the same time. Please read this report carefully, and in the case of any doubt or missing information in this appraisal report, please let us know immediately so any necessary corrections can be made.			
<b>Certification Supplement</b>			
1. This appraisal assignment was not based on a requested minimum valuation, a specific valuation, or an approval of a loan.			
2. My compensation is not contingent upon the reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result or the occurrence of a subsequent event.			
<div style="display: flex; justify-content: space-between;"> <div>  </div> <div> <b>Supervisory Appraiser:</b> _____  <b>Signed Date:</b> _____  <b>Certification or License #:</b> _____  <b>Certification or License State:</b> PR <b>Expires:</b> 06/30/2023  <b>Effective Date of Appraisal:</b> 05/04/2021 </div> </div>			
<b>Inspection of Subject:</b> <input type="checkbox"/> Did Not <input type="checkbox"/> Exterior Only <input type="checkbox"/> Interior and Exterior			



## APPRAISAL VALUE ESTIMATE

File No.: 21194

SUBJ.	Property Address: A-10, 1 St, Los Lirios Dev.		City: Juncos		State: PR		Zip Code: 00777	
	County: Juncos		Assessor's Parcel #: 227-071-352-10-000					
SALES COMPARISON APPROACH	Property Type: <input checked="" type="checkbox"/> Single Family <input type="checkbox"/> Condominium <input type="checkbox"/> Other (describe)		18.225833, -65.93129441					
	FEATURE		SUBJECT		COMPARABLE SALE # 1		COMPARABLE SALE # 2	
SUBJ.	Address A-10 1 St Los Lirios Dev Juncos, PR 00777		O-223 San Felipe St Lirios Cala Juncos, PR 00777		J-142 San Martin St Lirios Cala Juncos, PR 00777		D-25 3 St, Diamari Juncos, PR 00777	
	Proximity to Subject		0.73 miles S		0.63 miles SW		0.13 miles NW	
SUBJ.	Sale Price		\$ 87,150		\$ 80,000		\$ 95,000	
	Sale Price/GLA		\$/sq.ft. \$ 94.11 /sq.ft.		\$/sq.ft. \$ 88.11 /sq.ft.		\$/sq.ft. \$ 114.73 /sq.ft.	
SUBJ.	Data Source(s)		PRCSDS #255171		PRCSDS #255237		Tasamax -126146	
	VALUE ADJUSTMENTS		DESCRIPTION + (-) \$ Adjust.		DESCRIPTION + (-) \$ Adjust.		DESCRIPTION + (-) \$ Adjust.	
SUBJ.	Sales or Financing		ArmLth		ArmLth		ArmLth	
	Concessions		FHA;0		FHA;0		FHA;5000 -5000	
SUBJ.	Date of Sale/Time		12/22/2020		12/11/2020		06/19/2020	
	Rights Appraised		Fee Simple		Fee Simple		Fee Simple	
SUBJ.	Location		N;Res;		N;Res;		N;Res;	
	Site		312 sqm		325 sqm -1000		347 sqm -3000	
SUBJ.	View		N;Res;		N;Res;		N;Res;	
	Floor Level		1 floor		1 floor		1 floor	
SUBJ.	Quality of Construction		Average Q4		Q4		Q4	
	Age		21		21		35 0	
SUBJ.	Condition		Average C4		C4		C3 -12000	
	Above Grade		Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
SUBJ.	Room Count		6 3 1		6 3 2		6 3 1	
	Gross Living Area		855 sq.ft.		926 sq.ft. -3500		908 sq.ft. -2500	
SUBJ.	Basement & Finished		0sf		0sf		0sf	
	Rooms Below Grade		None		None		None	
SUBJ.	Heating/Cooling		None		WH/Split		WH/Wall	
	Garage/Carport		1cp1dw		2ga1dw -2000		2ga1dw -2000	
SUBJ.	Porch/Patio/Deck		Porch,Pa,IG		Porch,Pa,IG		Pa,IG	
	Other		Laundry		Terrace,HBath -10000		Laundry	
SUBJ.	Other		Fences		Fences		Fences	
	Net Adjustment (Total)		+ - \$ -16,500		+ - \$ -7,500		+ - \$ -17,500	
SUBJ.	Adjusted Sale Price		\$ 70,650		\$ 72,500		\$ 77,500	
	of Comparables		\$ 70,650		\$ 72,500		\$ 77,500	
This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.								
Estimated Range of Value by Sales Comparison Approach \$ 70,500.00								
Reconciliation / Comments Sales analysis demonstrates a range of value from \$70,650 TO \$77,500 with a most probable market value of \$70,650 rounded to \$70,500. All comparable sales are from the subject development. The gross living area was adjusted at \$50 per S/F at depreciated value. The site was adjusted at \$85 S/M. Personal property is not included in the final estimated value. Comparable sale #1 is over six months, but less than one year old. Other improvements were adjusted at their contributory value. The sales included are the best indicators of value for the subject property, the bracketing method was possible in this assignment.								
SIGNATURE	APPRaiser				SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)			
	 Appraiser Name: José J. Pacheco-Carrasquillo, EPA720, RC34 Company: Jose J Pacheco-Carrasquillo-EPA720-RC34 Phone: (787) 616-8188 Fax: _____ E-Mail: jipacheco720@gmail.com Date of Report (Signature): 05/13/2021 License or Certification #: RC34 State: PR Designation: _____ Expiration Date of License or Certification: 06/30/2023 Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input checked="" type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: 05/03/2021				Supervisory or Co-Appraiser Name: _____ Company: _____ Phone: _____ Fax: _____ E-Mail: _____ Date of Report (Signature): _____ License or Certification #: _____ State: _____ Designation: _____ Expiration Date of License or Certification: _____ Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: _____			

Subject Photo Page

Borrower	Lizette Alejandro Pena				
Property Address	A-10, 1 St, Los Lirios Dev.				
City	Juncos	County	Juncos	State	PR Zip Code 00777
Lender/Client	Lizette Alejandro Pena				



Subject Front

A-10 1 St Los Lirios Dev

Sales Price  
Gross Living Area 855  
Total Rooms 6  
Total Bedrooms 3  
Total Bathrooms 1  
Location N;Res;  
View N;Res;  
Site 312 sqm  
Quality Average Q4  
Age 21



Subject Rear



Subject Street



Interior Photos

Borrower	Lizette Alejandro Pena				
Property Address	A-10, 1 St, Los Lirios Dev.				
City	Juncos	County	Juncos	State	PR Zip Code 00777
Lender/Client	Lizette Alejandro Pena				



1 Bedroom



2 Bedroom



3 Bedroom



Kitchen



Living



Dining



1 Bath

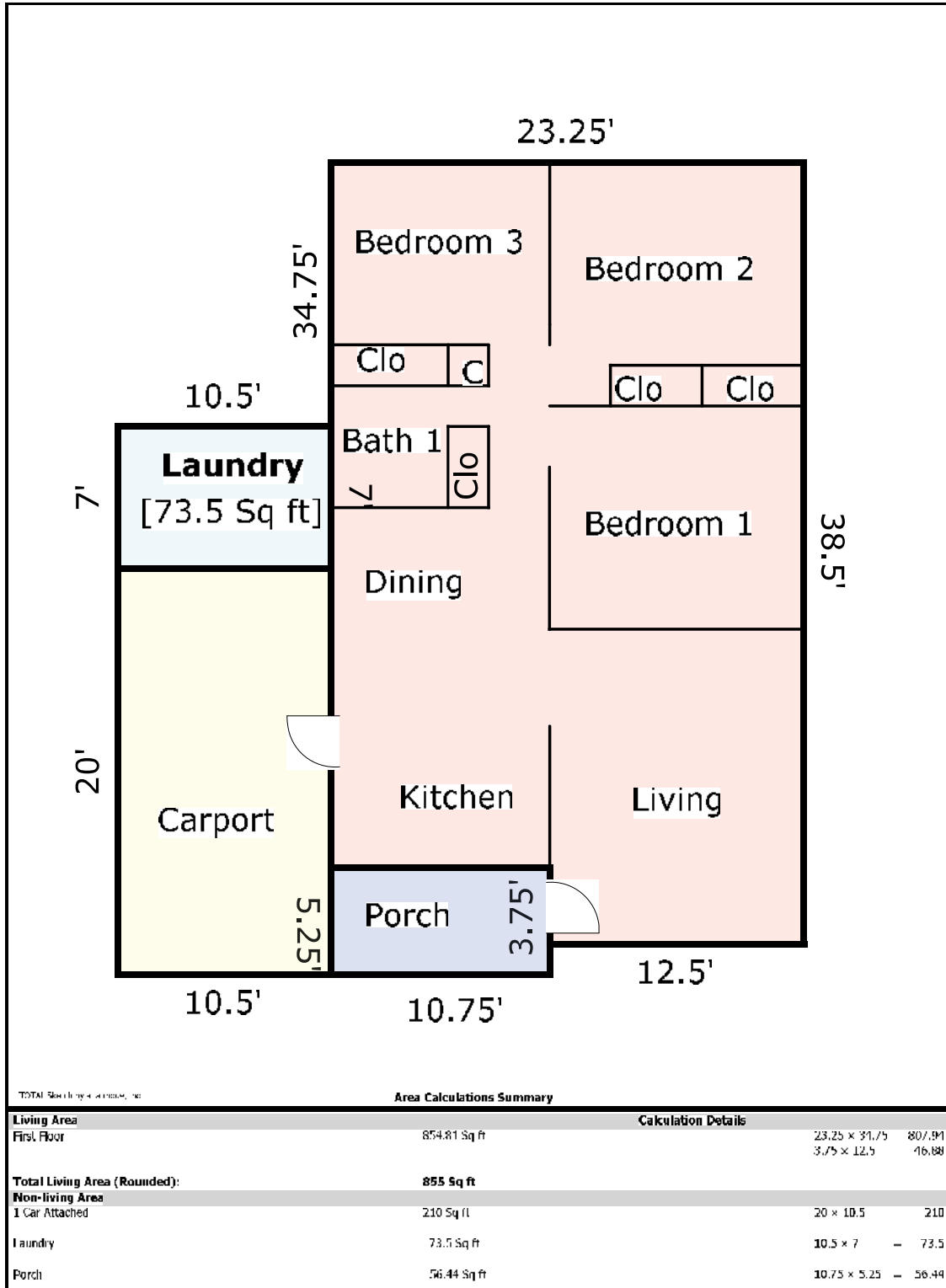


Carport



Building Sketch

Borrower	Lizette Alejandro Pena				
Property Address	A-10, 1 St, Los Lirios Dev.				
City	Juncos	County	Juncos	State	PR Zip Code 00777
Lender/Client	Lizette Alejandro Pena				



Borrower	Lizette Alejandro Pena				
Property Address	A-10, 1 St, Los Lirios Dev.				
City	Juncos	County	Juncos	State	PR Zip Code 00777
Lender/Client	Lizette Alejandro Pena				



#### Comparable 1

O-223 San Felipe St Lirios Cala

Prox. to Subject 0.73 miles S  
Sale Price 87,150  
Gross Living Area 926  
Total Rooms 6  
Total Bedrooms 3  
Total Bathrooms 2  
Location N;Res;  
View N;Res;  
Site 325 sqm  
Quality Q4  
Age 21

18.21537,-65.93273



#### Comparable 2

J-142 San Martin St Lirios Cala

Prox. to Subject 0.63 miles SW  
Sale Price 80,000  
Gross Living Area 908  
Total Rooms 6  
Total Bedrooms 3  
Total Bathrooms 2  
Location N;Res;  
View N;Res;  
Site 347 sqm  
Quality Q4  
Age 21

18.2171,-66.9349



#### Comparable 3

D-25 3 St, Diamari

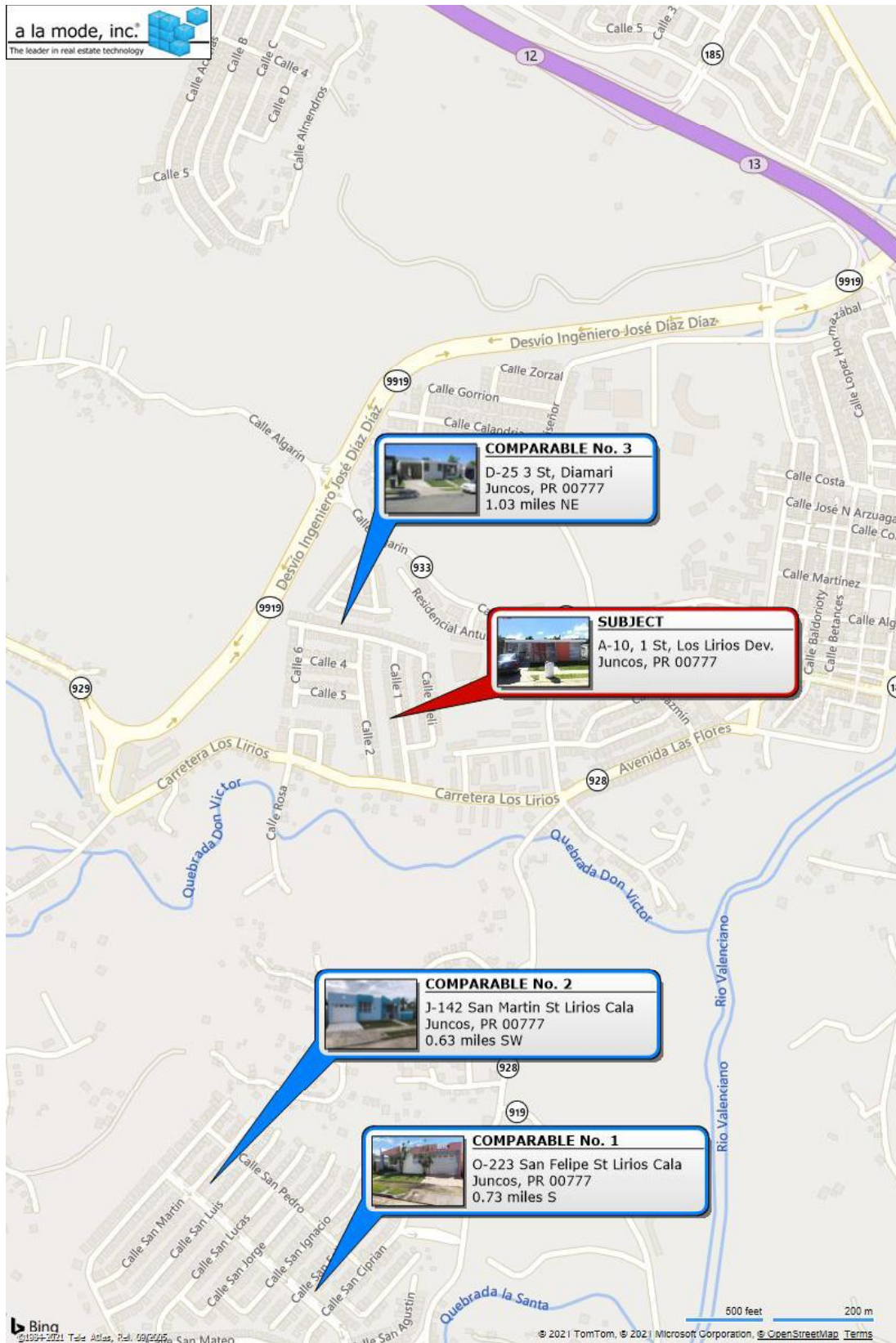
Prox. to Subject 0.13 miles NW  
Sale Price 95,000  
Gross Living Area 828  
Total Rooms 6  
Total Bedrooms 3  
Total Bathrooms 1  
Location N;Res;  
View N;Res;  
Site 338 sqm  
Quality Q4  
Age 35

18.22754, -65.932206



Location Map

Borrower	Lizette Alejandro Pena				
Property Address	A-10, 1 St, Los Lirios Dev.				
City	Juncos	County	Juncos	State	PR Zip Code 00777
Lender/Client	Lizette Alejandro Pena				



Location Map

Borrower	Lizette Alejandro Pena				
Property Address	A-10, 1 St, Los Lirios Dev.				
City	Juncos	County	Juncos	State	PR Zip Code 00777
Lender/Client	Lizette Alejandro Pena				



## Fill in this information to identify your case:

Debtor 1	<b>LIZETTE ALEJANDRO PENA</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF PUERTO RICO, SAN JUAN DIVISION		
Case number (if known)	<b>21-00066</b>		

☒ Check if this is an amended filing

## Official Form 106C

**Schedule C: The Property You Claim as Exempt**

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own  Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
<b>URB LOS LIRIOS A10 BARRIO LOS LIRIOS Juncos PR, 00777 County : JUNCOS</b> Line from <i>Schedule A/B</i> : 1.2	<b>\$70,500.00</b>	<input checked="" type="checkbox"/> <b>\$10,439.75</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(1)
<b>LIVING ROOM SET, DINING ROOM SET, STOVE, WASHER, DRYER, MICROWAVE, FRIDGE, KITCHEN UTENSILS, PAND &amp; POTS, ETC</b> Line from <i>Schedule A/B</i> : 6.1	<b>\$4,000.00</b>	<input checked="" type="checkbox"/> <b>\$4,000.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(3)
<b>3 TV, SMARTPHONE, PC &amp; PRINTER, TABLET</b> Line from <i>Schedule A/B</i> : 7.1	<b>\$2,000.00</b>	<input checked="" type="checkbox"/> <b>\$2,000.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(3)
<b>CLOTHING</b> Line from <i>Schedule A/B</i> : 11.1	<b>\$2,500.00</b>	<input checked="" type="checkbox"/> <b>\$2,500.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(3)
<b>GOLD EARRINGS &amp; CHAIN, WATCH, BRACELET</b> Line from <i>Schedule A/B</i> : 12.1	<b>\$1,000.00</b>	<input checked="" type="checkbox"/> <b>\$1,000.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(4)



Debtor 1 **ALEJANDRO PENA, LIZETTE**

Case number (if known) **21-00066**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>CASH ON HAND</b> Line from Schedule A/B: 16.1	<b>\$75.00</b>	<input checked="" type="checkbox"/> <b>\$75.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
<b>JOIN CHECKING ACCT #1419 BANCO ORIENTAL JOINT ACCT W/ HECTOR LOZADA</b> Line from Schedule A/B: 17.1	<b>\$508.00</b>	<input checked="" type="checkbox"/> <b>\$508.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
<b>BANCO POPULAR PUERTO RICO CHECKING ACCT #2671 DIRECT DEPOSIT SALARY. CHECKS IN TRANSIT #128 &amp; #129 &amp; OTHER TRANSACTIONS IN TRANSIT AT PETITION DATE HAVE BEEN REDUCED TO REACH TRUE BALANCE AS OF PETITION DATE</b> Line from Schedule A/B: 17.3	<b>\$1,084.57</b>	<input checked="" type="checkbox"/> <b>\$1,084.57</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
<b>SAVINGS ACCT #4953 CFSE COOP FROM SAVINGS DEBITED FROM SALARY @ \$170 MONTHLY</b> Line from Schedule A/B: 17.4	<b>\$1,050.68</b>	<input checked="" type="checkbox"/> <b>\$1,050.68</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
<b>RETIREMENT AMOUNT ACCRUED DURING 19 YEARS OF SERVICE</b> Line from Schedule A/B: 21.1	<b>\$29,686.00</b>	<input checked="" type="checkbox"/> <b>\$29,686.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(12)
<b>2020 ESTIMATED I/T REFUND IF ANY REFUND IS REC'D FOR 2020, PORTION NOT EXEMPT WILL BE TURNED OVER TO TRUSTEE UPON REQUEST</b> Line from Schedule A/B: 28.1	<b>\$366.00</b>	<input checked="" type="checkbox"/> <b>\$366.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)

3. **Are you claiming a homestead exemption of more than \$170,350?**  
(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)
- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Fill in this information to identify your case:

Debtor 1 LIZETTE ALEJANDRO PENA

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO, SAN JUAN DIVISION

Case number 21-00066  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY \_\_\_\_\_

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. **Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status**

**Occupation**

**Employer's name**

**Employer's address**

**Debtor 1**

- ☒ Employed
- ☐ Not employed

AUXILIAR SECRETARY

CORPORACION FONDO DEL SEGURO DEL ESTADO

**Debtor 2 or non-filing spouse**

- ☐ Employed
- ☐ Not employed

**How long employed there?** 19 years

#### Part 2: Give Details About Monthly Income

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. <b>List monthly gross wages, salary, and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>3,427.00</u>	\$ <u>N/A</u>
3. <b>Estimate and list monthly overtime pay.</b>	+\$ <u>0.00</u>	+\$ <u>N/A</u>
4. <b>Calculate gross income.</b> Add line 2 + line 3.	\$ <u>3,427.00</u>	\$ <u>N/A</u>



Debtor 1 **ALEJANDRO PENA, LIZETTE**

Case number (if known) **21-00066**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ <b>3,427.00</b>	\$ <b>N/A</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>238.72</b>	\$ <b>N/A</b>
5b. Mandatory contributions for retirement plans	5b. \$ <b>291.30</b>	\$ <b>N/A</b>
5c. Voluntary contributions for retirement plans	5c. \$ <b>0.00</b>	\$ <b>N/A</b>
5d. Required repayments of retirement fund loans	5d. \$ <b>0.00</b>	\$ <b>N/A</b>
5e. Insurance	5e. \$ <b>8.56</b>	\$ <b>N/A</b>
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>N/A</b>
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>N/A</b>
5h. Other deductions. Specify:	5h.+ \$ <b>0.00</b>	\$ <b>N/A</b>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <b>538.58</b>	\$ <b>N/A</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <b>2,888.42</b>	\$ <b>N/A</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>N/A</b>
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>N/A</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>N/A</b>
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>N/A</b>
8e. Social Security	8e. \$ <b>0.00</b>	\$ <b>N/A</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ <b>0.00</b>	\$ <b>N/A</b>
8g. Pension or retirement income	8g. \$ <b>0.00</b>	\$ <b>N/A</b>
8h. Other monthly income. Specify: <b>Income-Ex-Civil Companion</b>	8h.+ \$ <b>450.00</b>	\$ <b>N/A</b>
<b>TAX REFUNDS</b>	\$ <b>25.00</b>	\$ <b>N/A</b>
<b>XMAS BONUS</b>	\$ <b>50.00</b>	\$ <b>N/A</b>
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <b>525.00</b>	\$ <b>N/A</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>3,413.42</b>	\$ <b>N/A</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:	11. +\$ <b>0.00</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$ <b>3,413.42</b>	<b>Combined monthly income</b>
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain:		

Fill in this information to identify your case:

Debtor 1 LIZETTE ALEJANDRO PENA

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO, SAN JUAN  
DIVISION

Case number 21-00066  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

\_\_\_\_\_  
MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

19

- ☒ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No

☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 709.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 50.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 240.00

Debtor 1 **ALEJANDRO PENA, LIZETTE**

Case number (if known) **21-00066**

**6. Utilities:**

6a. Electricity, heat, natural gas	6a. \$	<u>200.00</u>
6b. Water, sewer, garbage collection	6b. \$	<u>110.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<u>57.00</u>
6d. Other. Specify: <b>DAUGHTER'S UNIVERSITY APT</b>	6d. \$	<u>400.00</u>
<b>BOOK MATERIALS UNIVERSITY</b>	\$	<u>42.00</u>

**7. Food and housekeeping supplies**

7. \$ 750.00

**8. Childcare and children's education costs**

8. \$ 0.00

**9. Clothing, laundry, and dry cleaning**

9. \$ 150.00

**10. Personal care products and services**

10. \$ 70.00

**11. Medical and dental expenses**

11. \$ 100.00

**12. Transportation.** Include gas, maintenance, bus or train fare.

Do not include car payments.

12. \$ 0.00

**13. Entertainment, clubs, recreation, newspapers, magazines, and books**

13. \$ 75.00

**14. Charitable contributions and religious donations**

14. \$ 60.00

**15. Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance 15a. \$ 0.00

15b. Health insurance 15b. \$ 0.00

15c. Vehicle insurance 15c. \$ 0.00

15d. Other insurance. Specify: 15d. \$ 0.00

**16. Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify:

16. \$ 0.00

**17. Installment or lease payments:**

17a. Car payments for Vehicle 1 17a. \$ 0.00

17b. Car payments for Vehicle 2 17b. \$ 0.00

17c. Other. Specify: 17c. \$ 0.00

17d. Other. Specify: 17d. \$ 0.00

**18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).**

18. \$ 0.00

**19. Other payments you make to support others who do not live with you.**

Specify:

19. \$ 0.00

**20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property 20a. \$ 0.00

20b. Real estate taxes 20b. \$ 0.00

20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00

20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00

20e. Homeowner's association or condominium dues 20e. \$ 0.00

**21. Other:** Specify: 21. +\$ 0.00

**22. Calculate your monthly expenses**

22a. Add lines 4 through 21.

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22c. Add line 22a and 22b. The result is your monthly expenses.

\$ 3,013.00

\$ 3,013.00

\$ 3,013.00

**23. Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 3,413.42

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 3,013.00

23c. Subtract your monthly expenses from your monthly income.  
The result is your monthly net income.

23c. \$ 400.42

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here: